

WILSHIRE BANCORP, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 3248513	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$3,432	\$2,966	-13.6%		
Loans	\$2,513	\$2,461	-2.0%		
Construction & development	\$48	\$72	49.4%		
Closed-end 1-4 family residential	\$58	\$65	12.4%		
Home equity	\$36	\$35	-3.6%		
Credit card	\$0	\$0			
Other consumer	\$17	\$16	-9.0%		
Commercial & Industrial	\$385	\$324	-15.9%		
Commercial real estate	\$1,773	\$1,772	-0.1%		
Unused commitments	\$238	\$264	11.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$449	\$242	-46.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$203	\$74	-63.3%		
Cash & balances due	\$156	\$69	-56.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$2	\$82	3870.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$2	\$93	3959.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$3,093	\$2,670	-13.7%		
Deposits	\$2,834	\$2,473	-12.7%		
Total other borrowings	\$232	\$158	-31.9%		
FHLB advances	\$232	\$135	-41.8%		
Equity					
Equity capital at quarter end	\$339	\$296	-12.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$60	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.7%	9.0%	--		
Tier 1 risk based capital ratio	14.3%	12.3%	--		
Total risk based capital ratio	15.7%	13.7%	--		
Return on equity ¹	5.2%	-49.0%	--		
Return on assets ¹	0.5%	-5.0%	--		
Net interest margin ¹	3.8%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	69.6%	128.8%	--		
Loss provision to net charge-offs (qtr)	136.3%	116.9%	--		
Net charge-offs to average loans and leases ¹	2.9%	11.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.2%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	7.7%	7.5%	1.6%	0.1%	--
Home equity	5.0%	5.0%	1.8%	2.9%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.2%	0.3%	0.2%	--
Commercial & Industrial	3.4%	3.1%	2.5%	3.2%	--
Commercial real estate	3.9%	3.9%	0.4%	3.3%	--
Total loans	3.6%	3.5%	0.7%	2.8%	